

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

CHAD M ARCHER
EMILY ARCHER
Debtor(s)

Case No. 19-16854-DJB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2019.
- 2) The plan was confirmed on 04/09/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/06/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,760.00.
- 10) Amount of unsecured claims discharged without full payment: \$51,212.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,056.06
Less amount refunded to debtor	\$76.06

NET RECEIPTS: \$64,980.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,074.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,551.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,625.70

Attorney fees paid and disclosed by debtor: \$950.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM INC	Unsecured	429.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Secured	NA	1,171.88	1,340.13	1,340.13	0.00
CAPITAL ONE	Unsecured	NA	289.20	289.20	7.73	0.00
CAPITAL ONE BANK	Unsecured	NA	3,436.38	3,436.38	91.87	0.00
CAPITAL ONE BANK	Unsecured	NA	931.95	931.95	24.92	0.00
CAPITAL ONE BANK	Unsecured	NA	767.14	767.14	20.51	0.00
CAPITAL ONE BANK	Unsecured	NA	439.90	439.90	11.76	0.00
CREDIT ONE BANK NA	Unsecured	3,697.00	NA	NA	0.00	0.00
DEBTOUTLET, LLC	Secured	NA	7,108.82	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	4,369.39	4,369.39	116.82	0.00
EASYPAY/DVRA	Unsecured	5,748.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	341,560.12	3,740.51	3,740.51	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	777.39	777.39	20.78	0.00
JPMCB CARD	Unsecured	295.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	5,596.51	5,596.51	149.63	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	9,411.08	9,411.08	251.61	0.00
LVNV FUNDING	Unsecured	NA	842.39	842.39	22.52	0.00
LVNV FUNDING	Unsecured	NA	1,038.88	1,038.88	27.78	0.00
LVNV FUNDING	Unsecured	NA	1,297.87	1,297.87	34.53	0.00
LVNV FUNDING	Unsecured	NA	469.55	469.55	12.56	0.00
NPRTO NORTH-EAST, LLC	Unsecured	NA	1,042.80	1,042.80	27.88	0.00
ONE MAIN FINANCIAL	Unsecured	NA	2,600.62	2,600.62	69.53	0.00
RESURGENT CAPITAL SVCS	Secured	NA	29,341.36	33,555.06	33,555.06	0.00
SOUTHWEST VACATIONS	Unsecured	2,287.97	NA	NA	0.00	0.00
TD AUTO FINANCE	Secured	NA	12,492.14	14,682.27	14,682.27	0.00
TD BANK USA N.A.	Unsecured	NA	653.51	653.51	17.47	0.00
TELECOM SELF-REPORTED	Unsecured	285.00	NA	NA	0.00	0.00
UPLIFT	Unsecured	738.14	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	4,803.79	4,803.79	128.43	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,740.51	\$3,740.51	\$0.00
Debt Secured by Vehicle	\$48,237.33	\$48,237.33	\$0.00
All Other Secured	\$1,340.13	\$1,340.13	\$0.00
TOTAL SECURED:	\$53,317.97	\$53,317.97	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,768.35	\$1,036.33	\$0.00

Disbursements:		
Expenses of Administration	<u>\$10,625.70</u>	
Disbursements to Creditors	<u>\$54,354.30</u>	
TOTAL DISBURSEMENTS :		<u>\$64,980.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.